

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Milton L. Wallace dba MLW  
Stables**

**Debtor(s)**

**PNC BANK, NATIONAL  
ASSOCIATION**

**Movant**

**vs.**

**Milton L. Wallace dba MLW Stables**

**Debtor(s)**

**Ronda J. Winnecour,  
Trustee**

**BK NO. 17-11351 TPA**

**Chapter 13**

**Related to Claim No. 10**

**CONSENT ORDER REGARDING  
NOTICE OF PAYMENT CHANGE**

1. PNC Bank, NA (hereinafter "PNC") holds a mortgage secured by real property located at 2170 Thompson Hill Road, Russell, PA 16345.
2. On November 26, 2021, PNC Bank, N.A. filed a Notice of Payment Change indicating a payment change effective January 1, 2022. In the notice, the escrow payment increased from \$268.97 to \$986.01.
3. On December 14, 2021, Debtor, Milton Wallace, filed an objection to the Notice of Payment Change, objecting that the amount was too high.
4. On December 15, 2021, the Court issued an Order scheduling a hearing in regard to this matter on February 9, 2022 and directing PNC to submit additional information regarding the Notice of Payment Change.
5. The mortgaged property is co-located with the Debtor's commercial stable.
6. Debtor maintains an insurance policy through American National for both the mortgaged premises as well as the stable.
7. The premium for the mortgaged property is \$1078 and the premium for the stable is over \$5,000. The total bill was sent to PNC, which is what was used to generate the escrow analysis for the Notice of Payment Change.

8. PNC has confirmed that the commercial portion of the insurance policy has been paid directly.
9. PNC has prepared a new escrow analysis, only including the portion of the insurance policy that covers the mortgage property. A copy of the new escrow analysis is attached hereto.
10. The new Escrow Analysis reflects a new monthly payment of \$769.93, of which the escrow component is \$266.40 with an escrow shortage of \$1.90.
11. The 11/26/2021 Notice of Payment Change is hereby withdrawn.
12. PNC shall file the new Notice of Payment Change if it has not already done so.
13. The hearing scheduled for February 9, 2022 is hereby cancelled and no further submission is required by PNC.

**CONSENTED AND AGREED TO BY:**

**/s/ Brian C. Nicholas, Esq.**

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PNC Bank, NA

Dated: 1/11/2022

**/s/Daniel P. Foster, Esq**

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814-724-1165

Attorney for Debtor

**REVIEWED AND APPROVED BY:**

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**The Honorable Thomas P. Agresti  
United States Bankruptcy Judge**